

Information to identify the case:

Debtor 1	<u>Elena M. Hallars</u>	Social Security number or ITIN	xxx-xx-1575
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Illinois			
Case number: 18-00347			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elena M. Hallars

April 10, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Elena M. Hallars
 Debtor

Case No. 18-00347-JBS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db +Elena M. Hallars, 1412 W. Chase, Apt. 506, Chicago, IL 60626-2107
 26342166 +AMEX Department Stores, PO Box 8218, Mason, OH 45040-8218
 26342171 +Dept of Ed/Navient, 123 Justinson Street, 3rd Floor, Wilmington, DE 19801-5360
 26342177 +PayPal Credit, PO Box 5137, Lutherville Timonium, MD 21094-5137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QMRSTEIN.COM Apr 11 2018 04:43:00 Miriam R Stein, Chuhak & Tecson, P.C.,
 30 S. Wacker Drive, Suite 2600, Chicago, IL 60606-7512
 26342167 EDI: BANKAMER.COM Apr 11 2018 04:43:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 26342168 +EDI: BANKAMER.COM Apr 11 2018 04:43:00 Bank of America, Bankruptcy Department,
 CA6-919-0241, PO Box 5170, Simi Valley, CA 93062-5170
 26342169 EDI: CITICORP.COM Apr 11 2018 04:43:00 Citicards CBNA, PO Box 6241, lbs Cdv Disputes,
 Sioux Falls, SD 57117-6241
 26342170 +EDI: WFNNB.COM Apr 11 2018 04:43:00 Comenity Capital Bank/Fore, PO Box 182120,
 Columbus, OH 43218-2120
 26342172 EDI: DISCOVER.COM Apr 11 2018 04:43:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850-5316
 26342174 +EDI: RMSC.COM Apr 11 2018 04:43:00 GECRB/AMAZON, PO Box 960013, Orlando, FL 32896-0013
 26342173 EDI: RMSC.COM Apr 11 2018 04:43:00 GECRB/Amazon, PO Box 981439, El Paso, TX 79998-1439
 26342176 EDI: RMSC.COM Apr 11 2018 04:43:00 GECRB/Amazon PLCC, PO Box 965015,
 Orlando, FL 32896-5015
 26342175 +EDI: RMSC.COM Apr 11 2018 04:43:00 Gecrb/Amazon, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 26342178 EDI: RMSC.COM Apr 11 2018 04:43:00 SYNCB/AMAZON PLCC, PO Box 965015,
 Orlando, FL 32896-5015
 26342179 +EDI: RMSC.COM Apr 11 2018 04:43:00 SYNCB/TJX CO DC, PO Box 965015,
 Orlando, FL 32896-5015
 26343950 +EDI: RMSC.COM Apr 11 2018 04:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 26342181 EDI: USBANKARS.COM Apr 11 2018 04:43:00 US Bank, Attn: Bankruptcy Dept, PO Box 5229,
 Cincinnati, OH 45201-5229
 26342180 EDI: USBANKARS.COM Apr 11 2018 04:43:00 US Bank, CB Disputes, PO Box 108,
 Saint Louis, MO 63166

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Elena M. Hallars davidsiegelbk@gmail.com,
author@proofofpayments.com; R41057@notify.bestcase.com; johnellmannlaw@gmail.com
 Miriam R Stein mstein@chuhak.com,
dgeorge@chuhak.com; mstein@ecf.epiqsystems.com; IL82@ecfcbis.com; vjefferson@chuhak.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3